

09/613,679

Appl. No. 09/613,679
Amdt. Dated 2 July 2004
Reply to Office Action of 25 March 2004
Page: 2

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JUL 13 2004

GROUP 3600



Amendments to the Specification

BSA 9/18/07

Please replace the paragraph beginning on page 9, line ²¹~~24~~, with the following amended paragraph:

Figure 8 is a flowchart showing the steps of a method according to an embodiment of the present invention performed on a point of sale terminal as shown in ~~figure 8~~ Figure 7.

BSA 9/18/07

Please replace the paragraph beginning on page ^{12, 24}~~13~~, line ²⁴~~1~~, with the following amended paragraph:

The modem control function is responsible for formatting data for transmission, removing formatting from received data, and operating the modem. The card reading function receives data from the magnetic strip reader and extracts the card details from this data. The operator interface receives data from the keypads, responds to the data and outputs messages to the display unit when required. The authorisation function is responsible for generating and sending an authorisation request to the authorisation host and for processing an authorisation or rejection code received from the host. The bank reference table is a table that stores the leading digits of individual issuers of credit/debit cards in the world and identifies an associated currency code for each issuer. The currency rate management is responsible for determining an appropriate exchange rate for a transaction and for maintaining a table of exchange rates. The terminal configuration function is used to enable a terminal to be configured for individual merchants, locations different merchants, etc. by permitting modification of a number of